

In all states except New York underwritten by HM Life Insurance Company, Pittsburgh, PA; in New York underwritten by HM Life Insurance Company of New York, New York, NY.





Loudoun County Government

Designer Vision Plan January 1, 2022

REV 09.14.2020 CONFIDENTIAL & PROPRIETARY

Eye exam and preventive care

Did you know that having a regular eye exam could potentially save your life? The eyes are said to be the windows into our overall health. Which is why regular eye exams are not only important for our vision but also vital for disease prevention and the detection of serious medical conditions.

As people age, many take steps to improve their overall health by exercising or eating healthier foods, but eye health is often overlooked. Chronic diseases such as diabetes, hypertension and high cholesterol can be reduced by early identification through comprehensive eye exams.

- An eye exam is a direct tool to identify retinopathy and pre-diabetic risks
 - Impacts 29 million Americans, 4.4 million over age 40¹
- An eye exam can identify hypertension, preventable stroke and cardiac risk
 - 720,000 heart attacks per year²



What's included in an eye exam?

One of the best returns on investment



Pre-testing

The **pre-testing process** begins when you arrive for your eye exam. Typically, a Doctor Technician (or Assistant) explains, demonstrates and conducts the pre-tests. The Doctor will evaluate the test results as part of the eye exam process.

Pre-testing most commonly found in offices today includes:

- Auto-Refractor
- Non-Contact Tonometer
- Auto-Refractor (Visual Fields)

Routine Comprehensive Eye Exam

After pre-testing has been performed, the Doctor completes the comprehensive eye exam which includes four (4) phases:

- Refraction
- 2. Eye Health Assessment
- 3. Contact Lens Evaluation (if appropriate, not a covered eye exam service)
- 4. Written Prescription



What is 20/20 vision?

"Perfect" vision

The final written prescription will be the power of the lenses required to correct your vision. Your visual acuity results are documented in your chart by the Doctor as a ratio in the form of "20/20".

What is 20/20 vision?

The ratio "20/20" expresses how your vision compares to that of a person with "normal uncorrected" vision.

The first number refers to the distance that you must stand from the object to see it clearly.

The second number refers to the distance that a person with "normal" vision is able to see the same object clearly.

In the U.S., a person is legally blind when vision cannot be corrected better than 20/200.

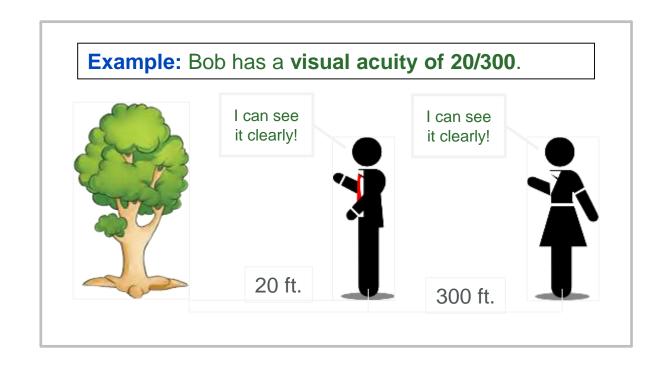


Classifications of visual impairment

Different levels of visual acuity

If your **better eye** with the **best possible eyewear correction** is:

20/30 to 20/60	mild vision loss or near-normal vision
20/70 to 20/160	moderate visual impairment or moderate low vision
20/200 to 20/400	severe visual impairment or severe low vision
20/500 to 20/1,000	profound visual impairment or profound low vision
Less than 20/1,000	near-total visual impairment or near total blindness
No light perception	total visual impairment or total blindness





Designer Vision Plan

Plan Feature	In-Network	Out-of-Network Reimbursements
Benefits	Glasses or Contacts	Glasses or Contacts
Eye Exam Retinal Imaging	\$15 copay \$39 copay	Up to \$35 Retinal Imaging not covered
Frame Allowance OR Davis Vision Collection Frames	\$130 allowance plus 20% off balance* OR Fashion, Designer frames covered in full and Premier level frames \$25 from the Davis Vision Exclusive Collection.	Up to \$35
Spectacle Lens Benefit		
Single Vision	\$15 Copayment	Up to \$25
Bifocal	\$15 Copayment	Up to \$40
Trifocal Lenticular	\$15 Copayment	Up to \$45 Up to \$125
Contact Lens Benefit	Contact Exam and Fitting: Covered in Full	Contact Lens Fitting not covered
Retail and Provider Supply	\$130 Allowance towards any provider's supply plus 15% off	Elective: \$95 Necessary: \$210
Frequency Guidelines		
Exams	Once every January 1	Once every January 1
Frames	Once every January 1	Once every January 1
Contacts or Lenses	Once every January 1	Once every January 1

Plan Highlights:

- In-Network Benefits online at Glasses.com, 1-800-Contacts, and Befitting
- Go to www.davisvision.com to find providers in your network (use client code 7010).



Say hello to our mobile app





Your Designer Vision Plan – Member Cost for upgrades

Add-ons: Lens options and coatings (in-network only)	Member Cost
Plastic lenses (all ranges of prescriptions/sizes)	Covered
Oversized lenses	Covered
Tinting of plastic lenses	\$15
Scratch-resistant coating	Covered
Polycarbonate lenses for children	\$0
Polycarbonate lenses for adults	\$35
Ultraviolet coating	\$15
Standard anti-reflective (AR) coating	\$40
Premium AR coating	\$55
Ultra AR coating	\$69
Ultimate AR coating	\$85
Standard progressives	\$65
Premium progressives (Varilux®, etc.)	\$105
Ultra progressives (digital, freeform styles)	\$140
Ultimate progressives	\$175
Digital single vision lenses	\$30
Trivex lenses	\$50
High-index lenses 1.67	\$60
High-index lenses 1.74	\$120
Blue Light Filtering	\$15
Specialty Lenses & Edge Polish Services	\$16 to \$206
Polarized lenses Mirror Coatings	\$75 \$86
Photochromic lenses (Transitions® Signature™)	\$70
Scratch protection plan (single vision multifocal)	\$20 \$40







Online retailers

Bringing an online retail experience and a wide product selection

All covered in-network!

GLASSES.COM

Glasses.com is one of the trusted online stores for popular eyewear brands, including prescription glasses and sunglasses

- Broad price range: optical frames from \$80 to \$480
- Wide product selection including luxury brands, fashion-forward, and sport, including Ray-Ban, Oakley, Prada, Ralph Lauren and Michael Kors
- Lens options for every need
- Free shipping and returns
- Customer service available through phone, email, and chat
- Free in-person adjustments after purchase

1800 contacts

1-800 Contacts is one the recognized online contact lens retailer in the industry. They have an established reputation for their customer service, backed by an industry-leading Net Promoter Score of 76

- Extensive inventory with 98% orders in stock
- Over 100k SKUs
- Multiple distribution centers across the country to improve delivery speed
- Ease of ordering with 2-click reorders
- Mobile app and prescription upload
- 24/7 live customer service:
 90% of calls answered in 10 seconds or less

befitting

Befitting is an innovative new entrant to online retail with AI-powered technology to help customers find glasses that best suit their face for a better experience, better results, and a solution unique to Versant Health

- Advanced, innovative, consumer shopping technologies using AI
- Intuitive shopping experience with engaging categories and content
- Wide range of brands and price points across all manufacturers (Safilo, Luxottica, Marchon and others)
- Full integration with popup clinics



Helping members utilize vision benefits with ease



*The Exclusive Collection

On-trend frames with retail price tags up to \$195, available exclusively to Davis Vision members for no more than a \$25 co-pay

*Actual savings may vary based upon products purchased



Exclusive Breakage Warranty Protection

Repair or replacement* of your plan covered spectacle lenses and/or Collection frames within one year at no cost to the member (automatically built into the plan)

*Limitations apply.



Our US-based customer care center is just a quick phone call away and is available 7 days per week.



Out-of-network claims can now be submitted from your member account online, eliminating the need for paper claims.



LASIK Discounts with QualSight

Members get cost-effective prices on LASIK procedures, making permanent vision correction more economical (members automatically eligible)



Mobile-friendly customer portals and our member app with plan details, forms and surveys. Compatible with both Android and iOS systems

(Find us in the App Store or Google Play)



Access to hearing aid discounts

Members save up to 40% on brand name hearing aids and have access to a nationwide network of licensed hearing professionals through Your Hearing Network.

(members automatically eligible)



Members can set payment preferences to direct deposit and sign up with Zelle[®]. Once out-of-network claims have processed, reimbursements will be sent directly to the designated bank by the next business day.

Information on these programs is available by visiting www.davisvision.com/members, and entering client code 7010





Have questions?

We have answers!

Join us online

Visit: davisvision.com/members Use your client code: 7010

- Benefit summaries
- Eye care professional locator
- Explore the Exclusive Collection of frames
- Spanish language version available
- Brief educational videos
- Frame try-on tool

Or, give us a call

1 (800) 999-5431

Use your client code: 7010

- Live support (Eastern Time):
 - Monday Friday 8 a.m. 11 p.m
 - Saturday 9 a.m. 4 p.m.
 - Sunday 12 p.m. 4 p.m.
- Automated service available 24/7





Davis Vision coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, under policy form series HMP902-VIS or similar, in all states except New York. In New York, coverage is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form series HMP902-VIS or similar. The coverage or service requested may not be available in all states and is subject to individual state approval.

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